

Information to identify the case:

Debtor 1	<u>Henry Wilmer</u>	Social Security number or ITIN	xxx-xx-9946
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-16700-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry Wilmer

7/30/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Henry Wilmer
Debtor

Case No. 20-16700-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jul 30, 2025

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db	+ Henry Wilmer, 1344 Tristram Circle, Mantua, NJ 08051-2257
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Villages at Berkley Condominium Assoc., Inc., McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518839883	+ Camden County Probation, PO Box 8107, Cherry Hill, NJ 08002-0107
518839887	+ Corinne Wilmer, 5 Gaudet Court, Mantua, NJ 08051-1178
519498062	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518839890	+ Genesis Bankcard Services, NCB Management Service Inc., PO Box 1099, Langhorne, PA 19047-6099
518839892	+ Gloucester County Probation, 55 Delaware Street, Woodbury, NJ 08096-5925
518839895	+ Laverne Washington, 2403 Cuthbert Street, Clementon, NJ 08021-2606
518839897	+ McGovern Legal Service, 850 Carolier Lane, North Brunswick, NJ 08902-3312
518839902	The Villages at Berkley Condominium Asso, 244 Berkley Road, Mantua, NJ 08051
518839905	+ US Attorney's Office, 7th Floor, 970 Broad Street, Newark, NJ 07102-2527
518839907	+ Walmart, 120 Corporate Blvd., Portfolio Recovery Assoc., Norfolk, VA 23502-4952

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 30 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 30 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstharvestcu.com	Jul 30 2025 20:52:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
518839880	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 30 2025 20:51:00	Aspire, Pob 105555, Atlanta, GA 30348-5555
518839886	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 30 2025 20:51:00	Citizens Bank, PO Box 7000 ROP 450, Providence, RI 02940
518839881	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jul 30 2025 20:51:01	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
518839882	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 30 2025 20:52:00	Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
518864949	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 30 2025 20:52:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
518839884	+ EDI: CAPITALONE.COM	Jul 31 2025 00:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518854601	+ EDI: AIS.COM	Jul 31 2025 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518839885	+ Email/Text: bzern@celticbank.com	Jul 30 2025 20:52:00	Celtic Bank, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314

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518839888	EDI: BLUESTEM	Jul 31 2025 00:39:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
518839889	+ EDI: AMINFOFP.COM	Jul 31 2025 00:39:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518839891	+ EDI: PHINGENESIS	Jul 31 2025 00:39:00	Genesis card Services, PO BOX 23039, Columbus, GA 31902-3039
518839893	EDI: LCIICSYSTEM	Jul 31 2025 00:39:00	I.C. System Inc., PO Box 64378, St Paul, MN 55164-0378
518839894	+ EDI: IRS.COM	Jul 31 2025 00:39:00	IRS Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
518865838	EDI: JEFFERSONCAP.COM	Jul 31 2025 00:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518854732	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2025 20:58:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518839896	+ Email/Text: bankruptcy@marinerfinance.com	Jul 30 2025 20:51:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
518896786	+ EDI: AISMIDFIRST	Jul 31 2025 00:39:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518896785	+ EDI: AISMIDFIRST	Jul 31 2025 00:39:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518839898	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519243551	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519243552	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518839899	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, PO Box 41067, Norfolk, VA 23541
518860462	EDI: PRA.COM	Jul 31 2025 00:39:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518895681	+ EDI: JEFFERSONCAP.COM	Jul 31 2025 00:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518862290	EDI: Q3G.COM	Jul 31 2025 00:39:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
518839900	+ Email/Text: courts@southjerseyfcu.com	Jul 30 2025 20:52:00	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
518839901	^ MEBN	Jul 30 2025 20:47:47	Synchrony Bank, 120 Corporate Blvd Ste 1, Portfolio Recovery Assoc., Norfolk, VA 23502-4952
518840545	^ MEBN	Jul 30 2025 20:47:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518873511	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 30 2025 20:51:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518839903	+ EDI: TCISOLUTIONS.COM	Jul 31 2025 00:39:00	Total Card, Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
518839904	^ MEBN		

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		Jul 30 2025 20:47:24	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009
518898698	+ EDI: AIS.COM	Jul 31 2025 00:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518839906	+ EDI: VERIZONCOMB.COM	Jul 31 2025 00:39:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snively	on behalf of Debtor Henry Wilmer jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Marlena S. Diaz-Cobo	on behalf of Creditor Villages at Berkley Condominium Assoc. Inc. collections@theassociationlawyers.com
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8